

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

FRED MICHAEL BIBEAU
TERESA E BIBEAU
Debtor(s)

Case No. 09-04848

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/16/2009.
- 2) The plan was confirmed on 04/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/08/2010.
- 5) The case was converted on 04/08/2010.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,950.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,600.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$9,600.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$516.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,916.00**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS	Unsecured	602.00	NA	NA	0.00	0.00
CHARMING SHOPPES	Unsecured	487.00	487.04	487.04	0.00	0.00
CHASE BANK USA	Unsecured	2,972.00	3,055.70	3,055.70	0.00	0.00
CREDIT FIRST NA	Unsecured	167.00	167.76	167.76	0.00	0.00
CREDIT SYSTEMS INT INC	Unsecured	578.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	250.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	1,189.00	1,189.12	1,189.12	0.00	0.00
DISCOVER BANK	Unsecured	9,808.00	9,821.89	9,821.89	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	452.00	489.91	489.91	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	3,195.00	3,195.00	3,195.00	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,970.00	3,110.68	3,110.68	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,465.00	2,629.03	2,629.03	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,658.00	2,658.57	2,658.57	0.00	0.00
FIA CARD SERVICES	Unsecured	213.00	NA	NA	0.00	0.00
GMAC PAYMENT CENTER	Unsecured	NA	48.87	48.87	0.00	0.00
GMAC PAYMENT CENTER	Secured	15,100.00	15,100.00	15,100.00	5,305.70	378.30
ILLINOIS STUDENT ASSIST COMM	Unsecured	339.00	252.26	252.26	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	600.00	NA	NA	0.00	0.00
NATIONAL CITY MORTGAGE	Secured	NA	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,114.00	3,114.01	3,114.01	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,137.00	7,137.43	7,137.43	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	634.00	634.82	634.82	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	914.00	963.90	963.90	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,056.00	3,322.89	3,322.89	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	107.00	138.68	138.68	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,034.00	1,158.04	1,158.04	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,113.00	1,113.34	1,113.34	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,539.00	6,759.04	6,759.04	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,230.00	2,269.80	2,269.80	0.00	0.00
RBS NB	Unsecured	1,290.00	1,290.37	1,290.37	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	2,469.00	2,562.31	2,562.31	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ROUNDUP FUNDING LLC	Unsecured	1,621.00	1,690.85	1,690.85	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	545.00	545.08	545.08	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	593.00	635.39	635.39	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,652.00	1,652.43	1,652.43	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	2,082.00	2,082.78	2,082.78	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,088.00	1,166.70	1,166.70	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,814.00	1,890.29	1,890.29	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	38,438.00	38,522.39	38,522.39	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,770.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL RETAIL	Unsecured	579.00	579.47	579.47	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,100.00	\$5,305.70	\$378.30
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$15,100.00	\$5,305.70	\$378.30
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$106,335.84	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,916.00</u>	
Disbursements to Creditors	<u>\$5,684.00</u>	
TOTAL DISBURSEMENTS :		<u>\$9,600.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/14/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.